

PATENT

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Our File No. Carr-P2-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor : Philip Carragher, and Steven Earl Webster  
Serial No. : 09/669,196  
Filed : September 25, 2000  
For : SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL  
CREDITING  
Group Art Unit : 3693  
Examiner : KARMIS, Stephanos

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MS: RCE  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**TRANSMITTAL LETTER**

S I R :

Transmitted herewith for filing in the above-identified patent application are the following:

1. Request for Continued Examination (RCE) Transmittal;
2. Amendment and Response;
3. Petition for Extension of Time;
4. Information Disclosure Statement; and
5. PTO Form 1449 and Cited Art.

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'PK Trzyna', with a long horizontal flourish extending to the right.

Date: March 3, 2009

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